

# TAKING CREDIT CARDS BY THE HORNS

	Total Points Earned
25	Total Points Possible
	Percentage



Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

**Directions:** Match the following terms with the correct definitions. (1 point each)

- A. Annual Percentage Rate
- B. Credit
- C. Credit Limit
- D. Due Date
- E. Interest

- F. Late Payment Fee
- G. Minimum Payment
- H. Over-the-limit fee
- I. Penalty APR

1. \_\_\_\_\_ Fee charged when a cardholder does not make the minimum monthly payment by the due date.
2. \_\_\_\_\_ The price of money
3. \_\_\_\_\_ When goods, services, or money is received in exchange for a promise to pay a definite sum of money at a future date
4. \_\_\_\_\_ The maximum dollar amount that can be charged on a credit card
5. \_\_\_\_\_ The interest rate charged on a credit card account each month
6. \_\_\_\_\_ Minimum amount of a credit card bill that must be paid every month.
7. \_\_\_\_\_ A higher interest rate that is charged on new transactions
8. \_\_\_\_\_ The date the minimum payment is due.
9. \_\_\_\_\_ Charged if the amount of money charged goes over the card's credit limit

**Directions:** Identify the following statements as positive or negative uses of a credit card. Place a "P" in the blank if the action is a positive use of a credit card and place a "N" in the blank if the action is a negative use of a credit card. (1 point each)

10. \_\_\_\_\_ Paying the amount charged to a credit card in full every month
11. \_\_\_\_\_ Paying credit card payments on time

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**Kenneth White**



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